IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Cross, et al.

Serial No.:

Unassigned

Group Art Unit:

Unassigned

Filed:

03/24/04

Examiner:

Unassigned

For:

METHOD AND SYSTEM FOR REAL-TIME TRANSACTIONAL

INFORMATION PROCESSING

Atty Dkt. No.:

86,624-009

Mail Stop Patent Application Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

PRELIMINARY AMENDMENT UNDER 37 C.F.R. § 1.115

Dear Sir/Madam:

Prior to examination, please amend the above-identified application as follows:

AMENDMENT

Amendments to the Specification begin on page 2 of this paper.

Remarks begin on page 3 of this paper.

Certificate of Express Mailing

I hereby certify that this Preliminary Amendment is being deposited with the United States Postal Service as Express Mail No. ER357878213US, postage prepaid, in an envelope addressed to, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on this 24th day of March, 2004.

Mary F. Peltier